

Information to identify the case:

Debtor 1	<u>Dale Herbert Lundmark</u>	Social Security number or ITIN	xxx-xx-8251
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathryn Mae Lundmark</u>	Social Security number or ITIN	xxx-xx-9788
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-10072-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dale Herbert Lundmark

Kathryn Mae Lundmark

6/16/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dale Herbert Lundmark
Kathryn Mae Lundmark
Debtors

Case No. 22-10072-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jun 16, 2025

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Dale Herbert Lundmark, Kathryn Mae Lundmark, 10609 Market Street, Russell, PA 16345-4239
15453966	+ Dovenmuehle/Reliance Financing, 1 Corporate Drive, Lake Zurich, IL 60047-8944
15453967	+ Fedloan, Attn: Bankruptcy, P.O. Box 69184, Harrisburg, PA 17106-9184
15453976	+ Southern Chautauqua FCU, 310 Fairmont Ave, Jamestown, NY 14701-2846

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jun 17 2025 03:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15453948	Email/Text: ebn@21stmortgage.com	Jun 17 2025 00:10:00	21st Mortgage Corporation, Attn: Bankruptcy, 620 Market Street, Knoxville, TN 37902
15453949	Email/Text: bankruptcy@bbandt.com	Jun 17 2025 00:10:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
15453956	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 17 2025 00:09:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
15453963	Email/Text: CantonRecoveryGroup@cbna.com	Jun 17 2025 00:10:00	Community Bank Na, Attn: Bankruptcy Dept, Po Box 509, Canton, NY 13617
15453950	+ EDI: CAPITALONE.COM	Jun 17 2025 03:57:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15453951	+ EDI: CITICORP	Jun 17 2025 03:57:00	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
15453952	+ Email/Text: Bankruptcy@centra.org	Jun 17 2025 00:11:00	Centra Credit Union, P.O. Box 789, Columbus, IN 47202-0789
15453953	+ Email/Text: Bankruptcy@centra.org	Jun 17 2025 00:11:00	Centra Credit Union, 1430 National Bk, Columbus, IN 47201-5577
15453954	+ EDI: CITICORP	Jun 17 2025 03:57:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15453955	+ EDI: CITICORP	Jun 17 2025 03:57:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034

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15453957	+ EDI: WFNNB.COM	Jun 17 2025 03:57:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453958	+ EDI: WFNNB.COM	Jun 17 2025 03:57:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453960	+ EDI: WFNNB.COM	Jun 17 2025 03:57:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453961	+ EDI: WFNNB.COM	Jun 17 2025 03:57:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453959	+ EDI: WFNNB.COM	Jun 17 2025 03:57:00	Comenity Bank/ctpr&bks, Po Box 182789, Columbus, OH 43218-2789
15453962	+ EDI: WFNNB.COM	Jun 17 2025 03:57:00	Comenity Capital, Attn: Bankruptcy, Po Box 182120, Columbus, OH 43218-2120
15453964	+ EDI: TDBANKNORTH.COM	Jun 17 2025 03:57:00	Cub Cadet, Attn: Bankruptcy, 70 Gray Rd, Falmouth, ME 04105-2019
15463090	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 17 2025 00:10:00	Reliance First Capital, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
15453965	+ EDI: DISCOVER	Jun 17 2025 03:57:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15453968	Email/Text: FSBBankruptcy@fiiwarsaw.com	Jun 17 2025 00:09:00	Five Star Bank, 220 Liberty Street, Po Box 227, Warsaw, NY 14569
15453969	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 17 2025 00:10:00	Key Bank, Oh-01-51-0622, 4910 Tiedman Rd., Brooklyn, OH 44144-2338
15456197	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 17 2025 00:10:00	KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15453970	+ EDI: CAPITALONE.COM	Jun 17 2025 03:57:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15468893	Email/PDF: resurgentbknotifications@resurgent.com	Jun 17 2025 00:19:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15453971	Email/Text: camanagement@mtb.com	Jun 17 2025 00:10:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15461788	+ Email/Text: camanagement@mtb.com	Jun 17 2025 00:10:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15453972	+ Email/Text: angela.abreu@northwest.com	Jun 17 2025 00:09:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15453973	+ EDI: AGFINANCE.COM	Jun 17 2025 03:57:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15453974	^ MEBN	Jun 17 2025 00:00:40	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
15453975	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 17 2025 00:29:31	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15453977	+ EDI: SYNC	Jun 17 2025 03:57:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15454335	^ MEBN	Jun 17 2025 00:01:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15453978	+ EDI: SYNC	Jun 17 2025 03:57:00	Synchrony Bank/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453979	+ EDI: SYNC	Jun 17 2025 03:57:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15453980	+ EDI: SYNC	Jun 17 2025 03:57:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po

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15453981	+ EDI: SYNC		Box 965064, Orlando, FL 32896-5064
		Jun 17 2025 03:57:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453982	+ EDI: SYNC		
		Jun 17 2025 03:57:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453983	+ EDI: SYNC		
		Jun 17 2025 03:57:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15453984	+ EDI: SYNC		
		Jun 17 2025 03:57:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15469705	+ EDI: CBSTDR		
		Jun 17 2025 03:57:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15453985	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Jun 17 2025 00:10:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
15453986	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		
		Jun 17 2025 00:29:36	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, 3rd Fl, Des Moines, IA 50328-0001

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		RELiance FIRST CAPITAL, LLC
cr	*+	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Dale Herbert Lundmark dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Kathryn Mae Lundmark dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor RELIANCE FIRST CAPITAL LLC dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor RELIANCE FIRST CAPITAL LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

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